Payer User Manual
For eCheck Payments

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Create Profile

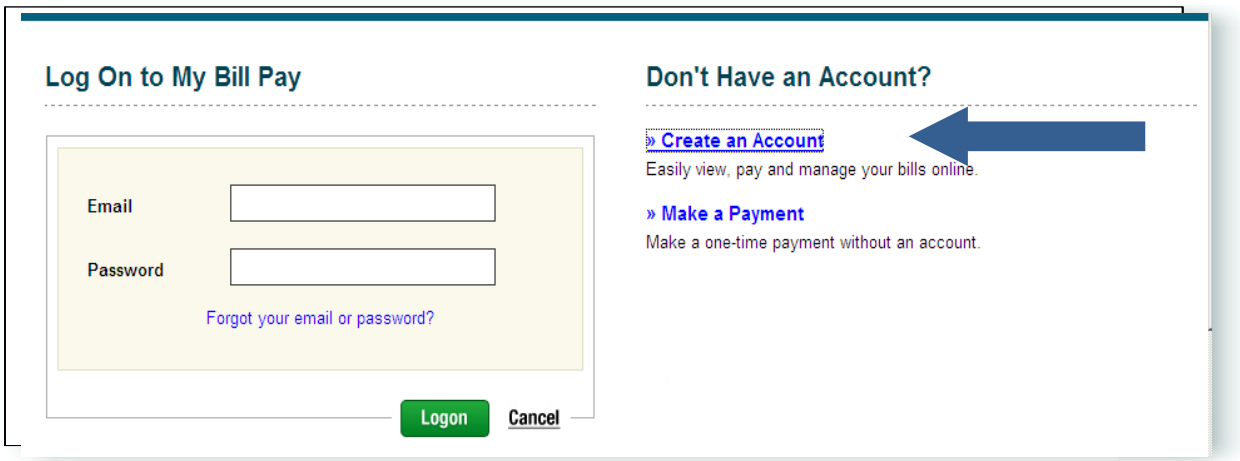
Create a profile to save your account information in the system and avoid having to re-enter the information each time you make an online payment.

You Will Need

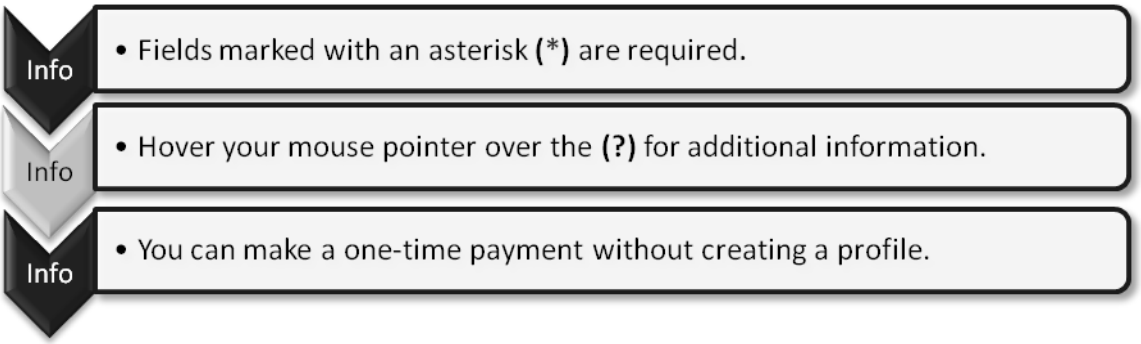
- Your Account Number
- Valid Email Address
- Current mailing Address
- Current version of an Internet browser

Create an Account

1. From the Online Payment Website, click the **Create an Account** link.



2. The **Create Profile** page displays.


Info
• Fields marked with an asterisk (*) are required.
Info
• Hover your mouse pointer over the (?) for additional information.
Info
• You can make a one-time payment without creating a profile.

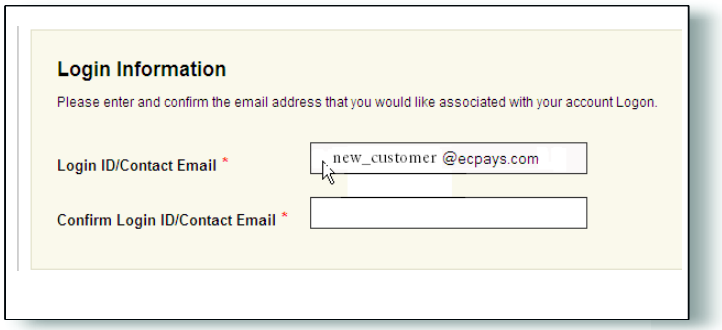
Create Profile

Enter Account Contact Information

1. Enter the First Name, Middle Initial, and Last Name associated with the account.
2. Enter a valid Primary Telephone Number.
3. Enter the mailing address.
4. The country defaults to **United States**. International addresses are not currently supported. If your address is outside of the United States, contact Customer Support.
5. Enter the Zip Code and press **tab**. The city and state auto-populates.
6. Enter the account number.
7. Click **Continue**.

Enter Login Information

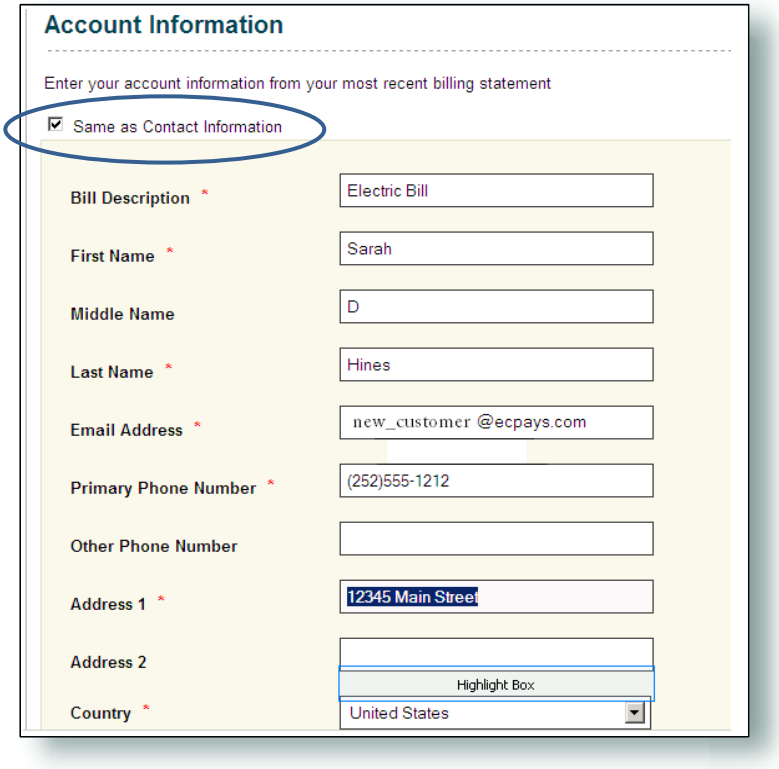
1. Enter the email address.
2. Re-enter the email to confirm.
3. The email address will be used as the login id.
4. After the profile is set-up, a confirmation email will be sent.
5. The email will contain a temporary password.

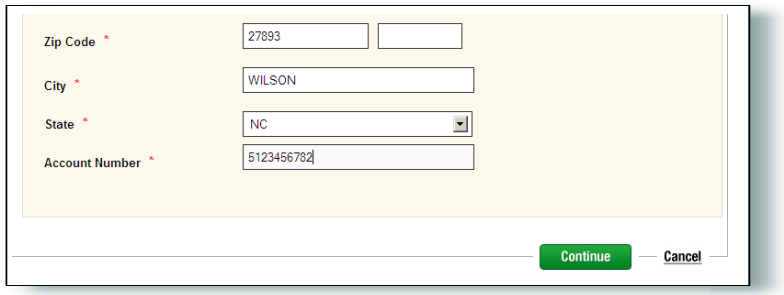

Login Information
Please enter and confirm the email address that you would like associated with your account Logon.
Login ID/Contact Email *
new_customer @ecpays.com
Confirm Login ID/Contact Email *

Create Profile

Enter Payment Information

1. If the account payment information is the same as the contact address, place a check in the box.
2. The address information auto-populates in the fields below.
3. Enter the account information from your most recent billing statement in the remaining fields.
4. Required fields are marked by a red asterisk **(*)**. Make sure all required fields have complete information.
5. Click **Save**.
6. The **Account Verification** Page displays.





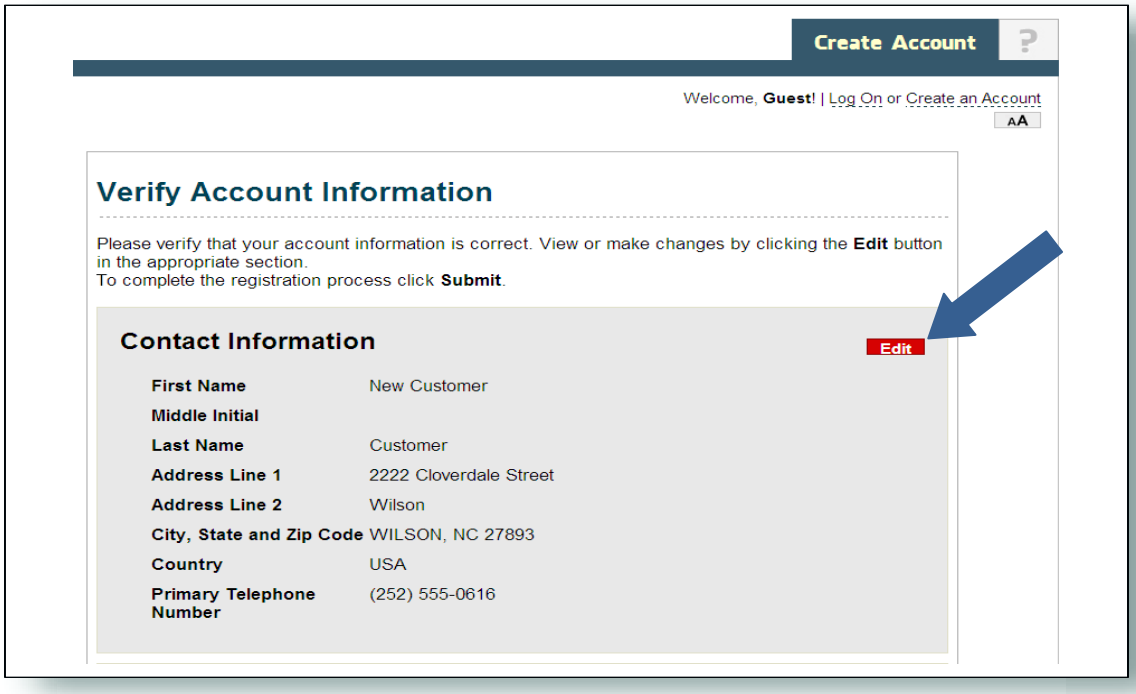
Info
- Only one account can be associated with an email address.

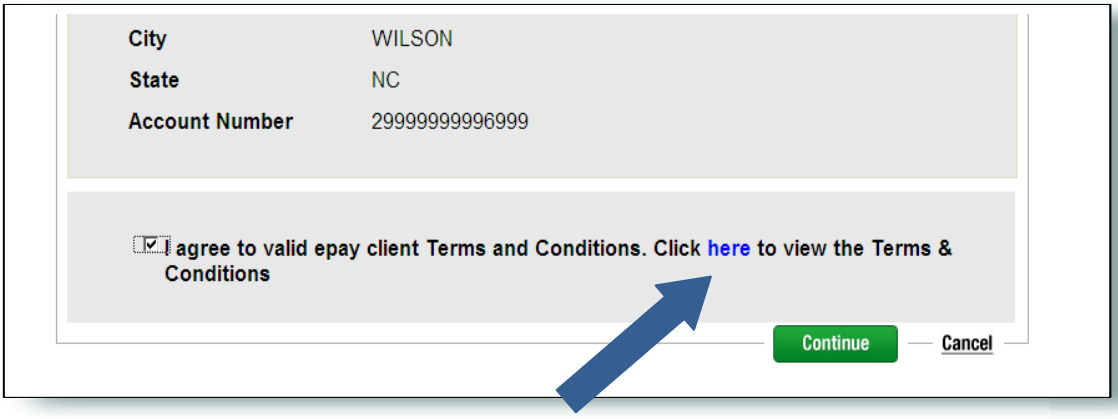
Info
- The account payment address is the address associated with your bill.

Create Profile

Account Verification

1. Review the information that you entered. Click **Edit** to make changes.

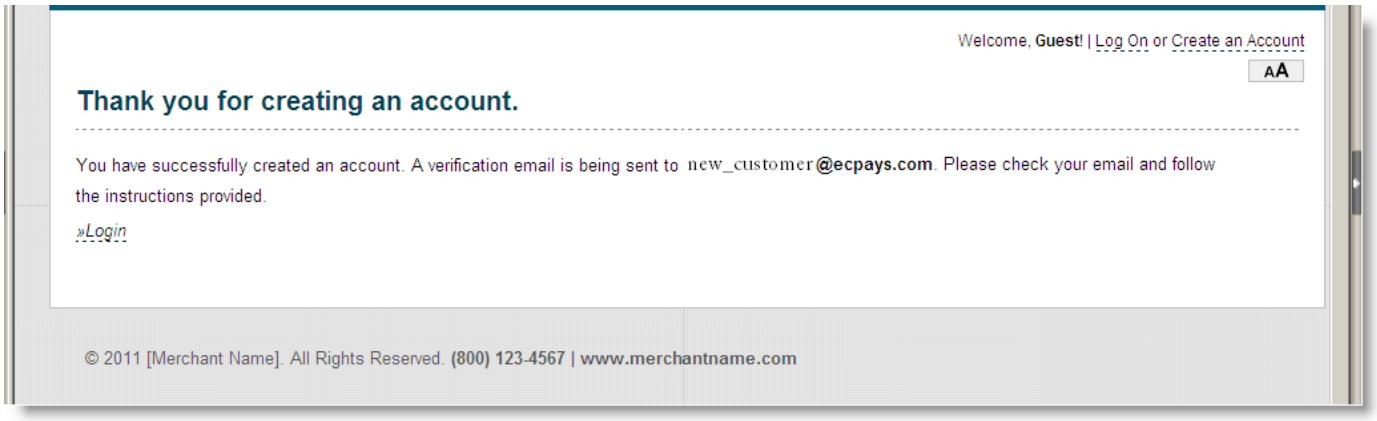

Create Account
Welcome, Guest! | Log On or Create an Account
AA
Verify Account Information
Please verify that your account information is correct. View or make changes by clicking the Edit button in the appropriate section.
To complete the registration process click Submit.
Contact Information
Edit
First Name New Customer
Middle Initial
Last Name Customer
Address Line 1 2222 Cloverdale Street
Address Line 2 Wilson
City, State and Zip Code WILSON, NC 27893
Country USA
Primary Telephone Number (252) 555-0616


City WILSON
State NC
Account Number 29999999996999
I agree to valid epay client Terms and Conditions. Click here to view the Terms & Conditions
Continue
Cancel

2. Click the link to review the **Terms and Conditions** in a PDF document.
3. When all information is verified and corrected, place a check in the checkbox indicating you agree with the **Terms and Conditions**. Click **Continue**.

Create Profile

4. A thank you message will appear informing you that a confirmation has been sent to your email address.


Welcome, Guest! | Log On or Create an Account
AA
Thank you for creating an account.
You have successfully created an account. A verification email is being sent to new_customer@ecpays.com. Please check your email and follow the instructions provided.
»Login
© 2011 [Merchant Name]. All Rights Reserved. (800) 123-4567 | www.merchantname.com

5. The email will have a temporary password that you will use to log into the system for the first time.

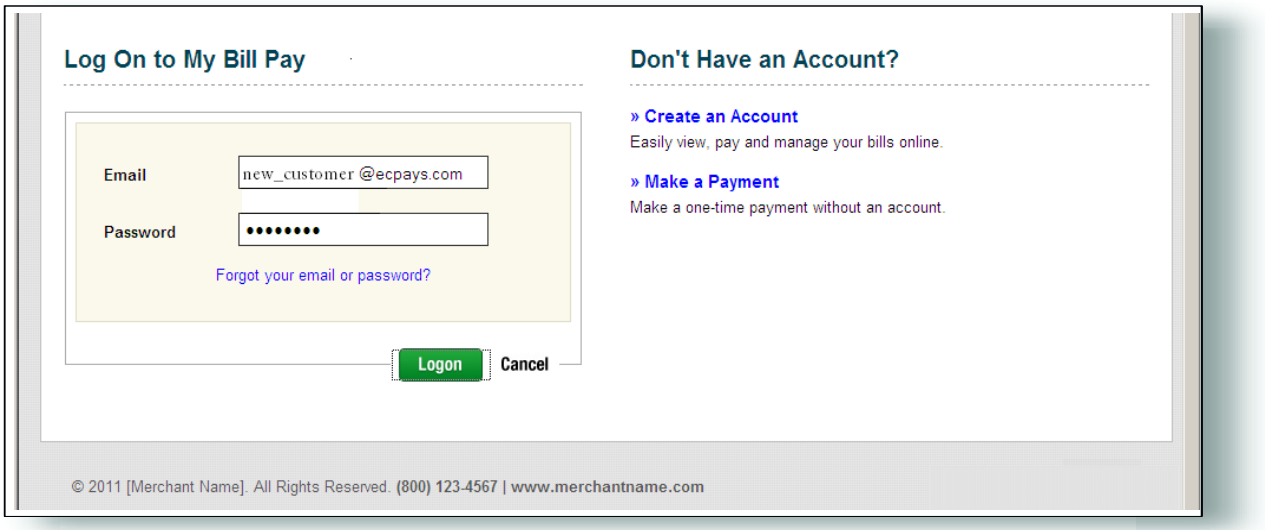
Terms and Conditions

1. Click the link to read the **Terms and Conditions.**
2. A PDF document opens. If a PDF document does not open, make sure you have the Adobe® Reader® installed on your computer.
3. Scroll through to read the **Terms and Conditions**.
4. You may also print a copy for your records.
5. Click the **File Menu** > **Exit**, to close the PDF document.
6. The screen returns to the **Payment Verification** page.
7. Place a check in the check box to accept and agree with the **Terms and Conditions.**

Log into Your Account

You will receive an email confirmation after you create your profile. The email will contain a temporary password and a link to the login screen. Follow the instructions to log in and activate your account. Be sure to logon and change your password as soon as possible.

1. Enter your email address.
2. Enter the temporary password and click the **Logon** button.
3. The first time that you logon, you will be prompted to change the temporary password.


Log On to My Bill Pay
Email
new_customer @ecpays.com
Password
Forgot your email or password?
Logon
Cancel
Don't Have an Account?
» Create an Account
Easily view, pay and manage your bills online.
» Make a Payment
Make a one-time payment without an account.
© 2011 [Merchant Name]. All Rights Reserved. (800) 123-4567 | www.merchantname.com

Info

- Passwords never expire. However, you can change your password at anytime from the **My Profile** screen.

Info

- Passwords must include at least 8 characters and 1 numeral.
- Passwords cannot exceed 16 characters.

Info

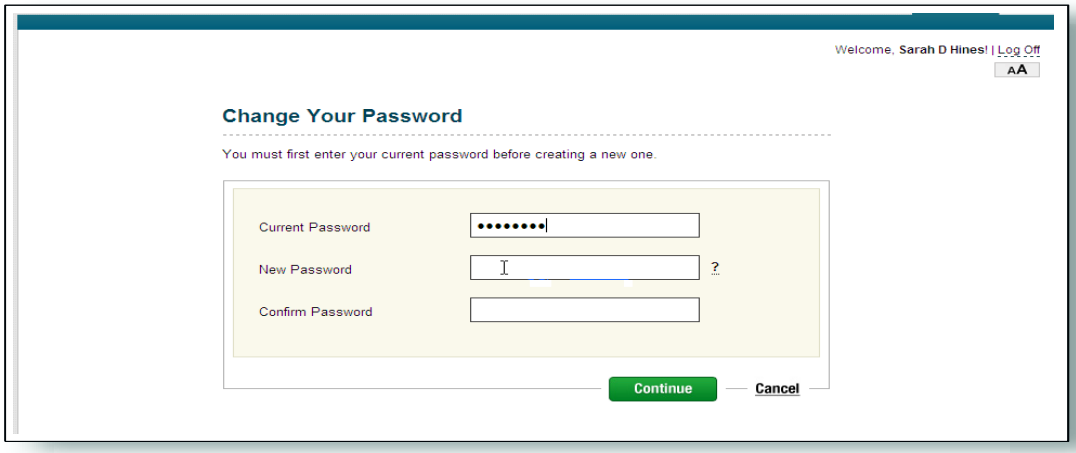
- Passwords should not include special characters such as %, &, @.
- Passwords are case sensitive

Manage Your Account

Change Password after First Logon

Steps 1 through 4 below show you how to change your password the first time you log into the system.

1. Enter the temporary password in the **Current Password** field.
2. Enter the **New Password** in the correct format.
    a. Passwords are case sensitive.
    b. Passwords must include at least 8 characters and 1 numeral.
    c. Passwords cannot exceed 16 characters.
    d. Passwords should not include special characters such as %, &, @.
3. Re-enter the password to confirm the password. Click **Continue**.
4. Once logged in, you will be directed to the **Home** page.



Edit Your Profile

If you did not set-up an account, you will not be able to view the **Profile Tab**. Users who set up an account can change the following from the **My Profile** page:

- Contact Information,
- Logon Id/Email Address
- Change Password
- Billing Information

1. From the **Home** page, click the **Profile Tab**.
2. The **My Profile** page displays.

Manage Your Account

Required fields are marked with an asterisk (*).

NOTE: The logon id is your email address in the contact information section. If you change carriers or change your email, you can update your logon id to reflect the change.

Contact Information

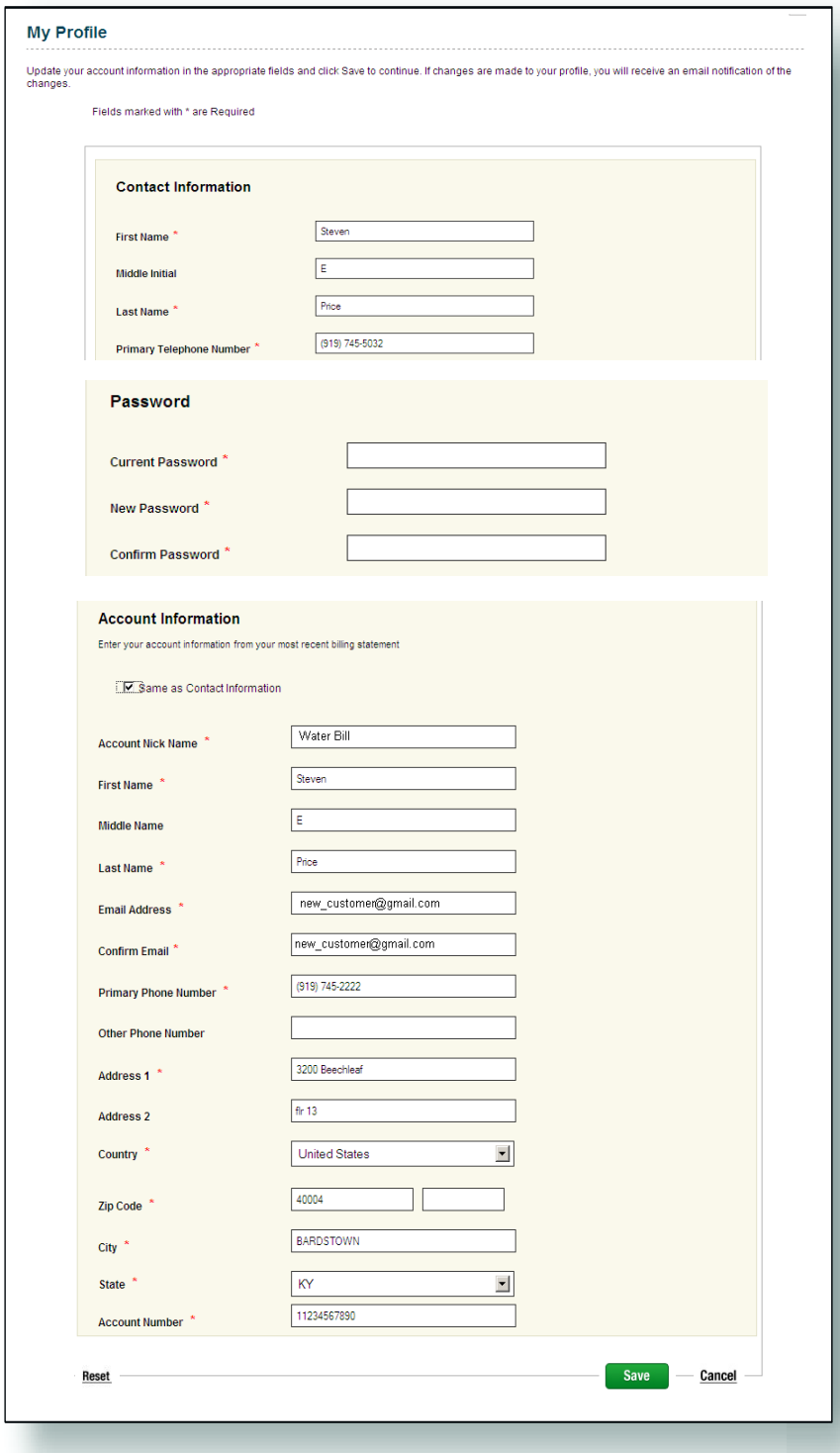
3. Perform updates on the payer's name, address, phone number and email address in this section.

Password

4. Change the password in this section.

Account Information

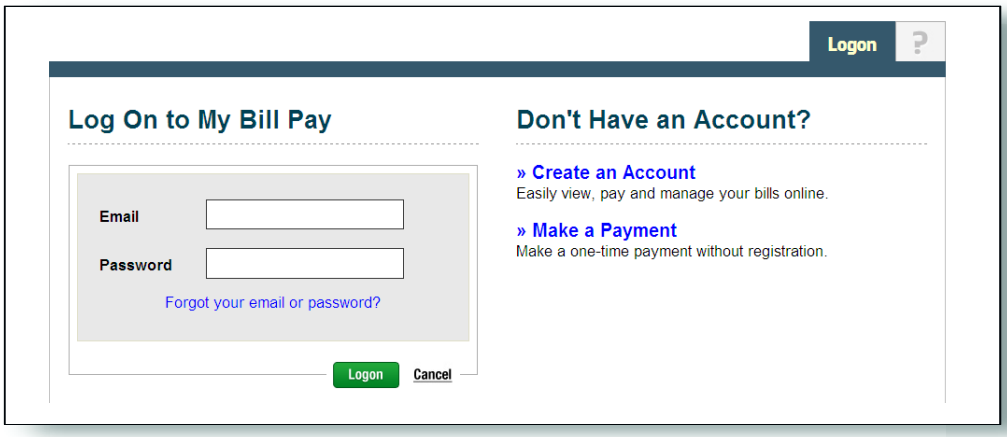
5. If the name and address are the same as the contact information, place a check in the box. The fields will auto-populate.
6. Click **Reset** to clear all fields.
7. Click **Cancel** to discontinue.
8. Click **Save** to save the profile.
9. You will receive an email confirmation when the profile is updated.



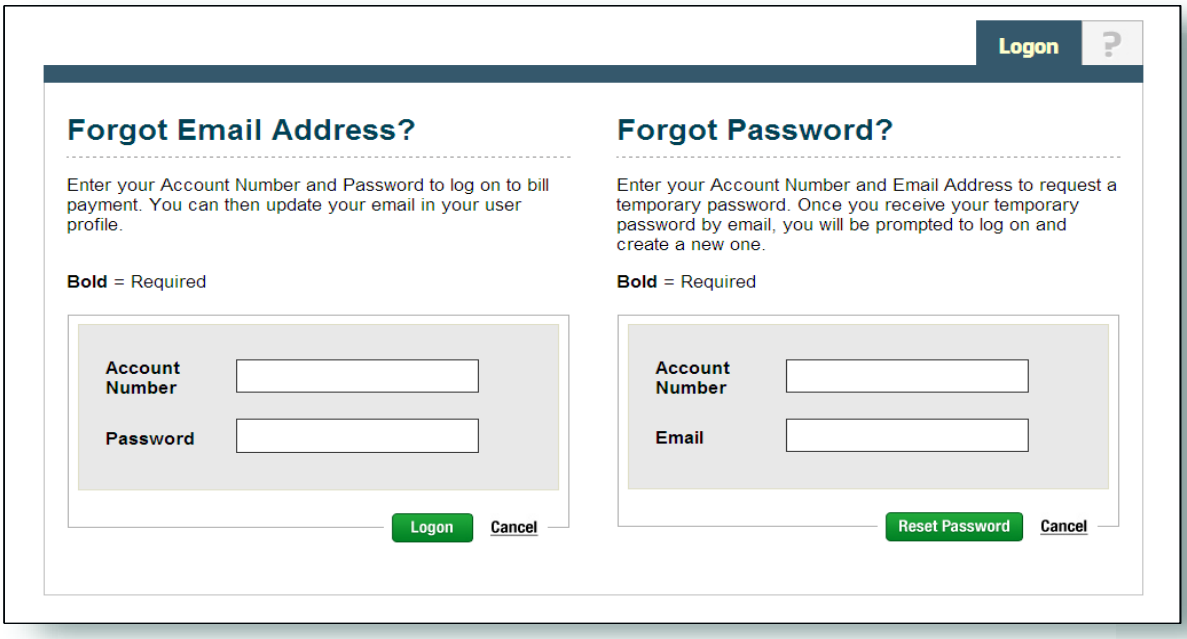
Manage Your Account

Forgot Password

1. From the Logon Screen, click the **“Forgot your email or password?”** link found beneath the password field.



2. The logon screen displays **“Forgot Email Address?”** on the left and **“Forgot Password?”** on the right.


Logon
?
Forgot Email Address?
Enter your Account Number and Password to log on to bill payment. You can then update your email in your user profile.
Bold = Required
Account Number
Password
Logon
Cancel
Forgot Password?
Enter your Account Number and Email Address to request a temporary password. Once you receive your temporary password by email, you will be prompted to log on and create a new one.
Bold = Required
Account Number
Email
Reset Password
Cancel

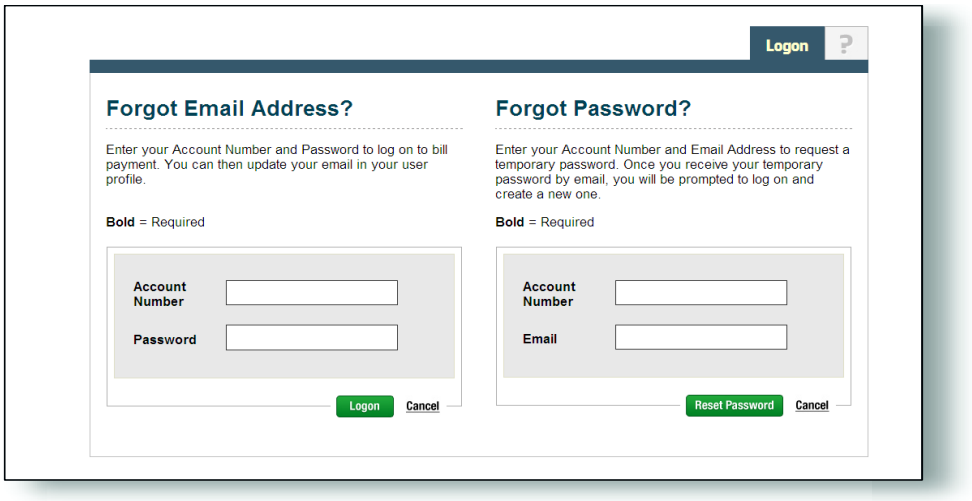
3. In the **Forgot Password** section, enter the account number found on your statement in the **Account Number** field.
4. Enter your **Email** address and click **Reset Password.**
5. A temporary password will be emailed to you.
6. Log into your email account to retrieve the password.
7. Follow the instructions to log into the online payment system and change your password.

Info
- You may be prompted to register security questions which is an optional setting used for additional security validation.

Info
- If you do not get prompted to register security questions, you can skip the section, and proceed to the **Home Page section** in this manual.

Forgot Email Address

1. From the Logon screen, click the **"Forgot your email or password?"** link found beneath the password field.
2. The logon screen displays **"Forgot Email Address?"** on the left and **"Forgot Password?"** on the right.
3. From the **Forgot Email** section, enter the account number found on your statement.
4. Enter your **Password** and click **Logon**.
5. Once you are logged in, you will be at the **Home Page**.
6. Proceed to the **Profile** to obtain your email address.


Logon
?
Forgot Email Address?
Enter your Account Number and Password to log on to bill payment. You can then update your email in your user profile.
Bold = Required
Account Number
Password
Logon
Cancel
Forgot Password?
Enter your Account Number and Email Address to request a temporary password. Once you receive your temporary password by email, you will be prompted to log on and create a new one.
Bold = Required
Account Number
Email
Reset Password
Cancel

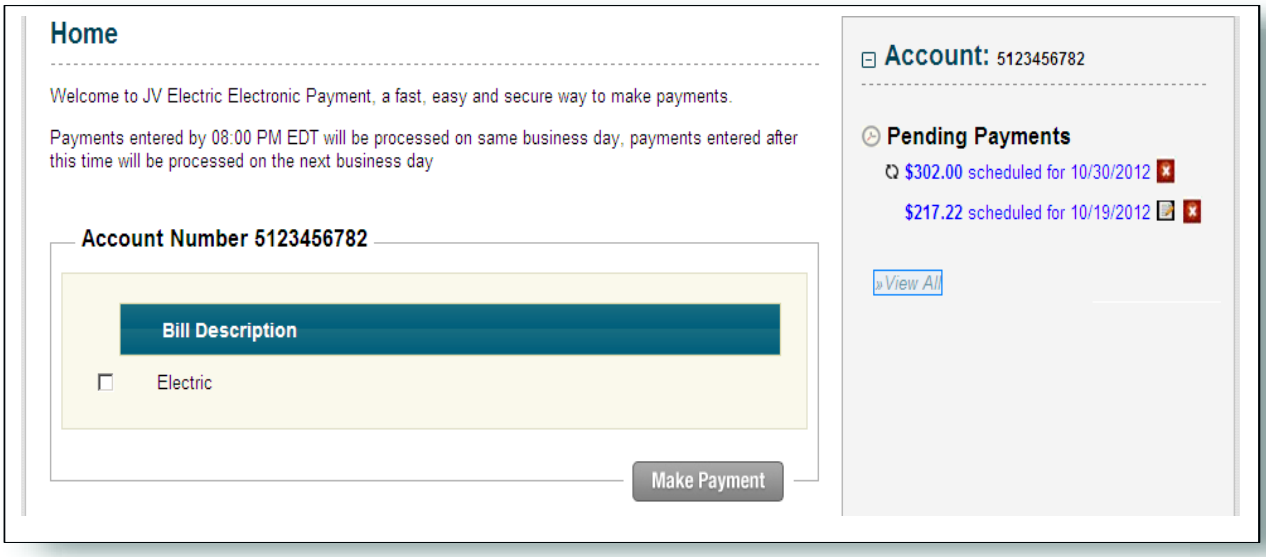
Info
- If you have forgotten both your email address and password, contact Customer Support.

The Home Page

The first screen you log into is the **Home Page**. The right side of the screen displays the **Account Overview** information. The main section of the **Home Page** displays the **Account Number** and **Description.** Some accounts may also display **Amount Due** and **Due Date** information.

Account Overview

1. You can review pending payments and processed payments in the **Account Overview** section located on the right side of the **Home** page.
2. **Pending** payments list an amount ***"scheduled for"*** a specific date.
3. **Processed** payments list an amount ***"paid on"*** a specific date.
4. **Processed** payments are also designated by a green checkmark. ✓
5. **Pending** payments have a clock icon .
6. Payments with a recurring symbol have been scheduled to repeat at specified intervals. (See the section on recurring payments).
7. To the right of each listing are the edit and delete icons. You can edit or delete pending payments. Processed payments cannot be changed or deleted.


Home
Welcome to JV Electric Electronic Payment, a fast, easy and secure way to make payments.
Payments entered by 08:00 PM EDT will be processed on same business day, payments entered after this time will be processed on the next business day
Account Number 5123456782
Bill Description
Electric
Make Payment
Account: 5123456782
Pending Payments
$302.00 scheduled for 10/30/2012
$217.22 scheduled for 10/19/2012
»View All

8. Double-click a listing to view the payment information.
9. Payment information is only available for internet payments made over the past two years.

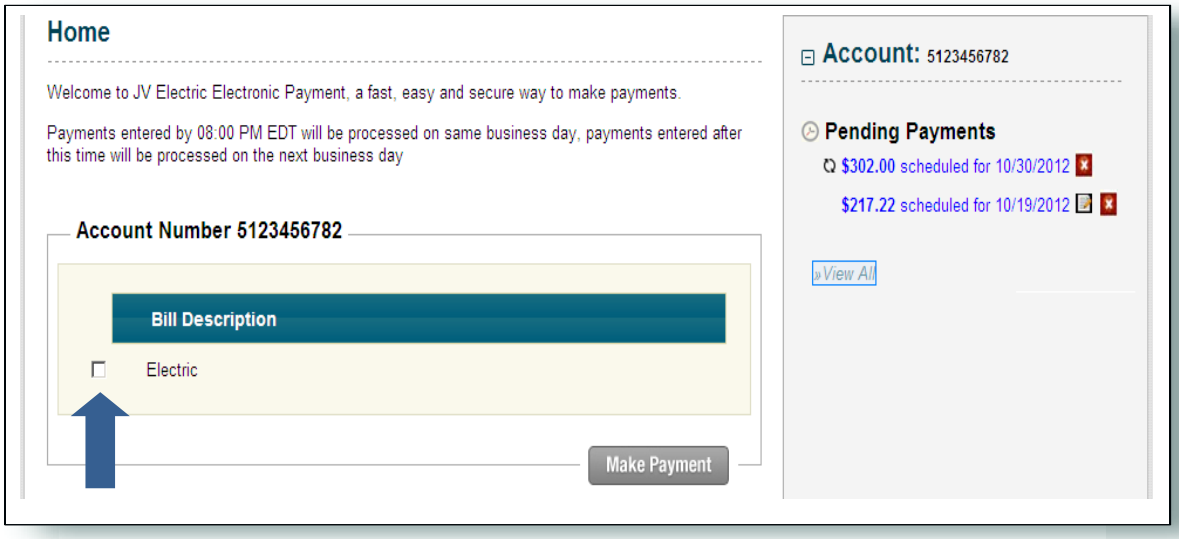
The Home Page

Account Number

1. Check to make sure the correct account number displays on the screen.
2. Only one account can be associated with your email/logon id.
3. The option to view specific billing information is only available to select accounts.
4. If you can view your billing information, make sure it matches your records.

Description

1. Place a check in the checkbox that describes the payment.
2. The **Make Payment** button is activated and turns green.
3. Click the **Make Payment** button if you want to make a payment.


Home
Welcome to JV Electric Electronic Payment, a fast, easy and secure way to make payments.
Payments entered by 08:00 PM EDT will be processed on same business day, payments entered after this time will be processed on the next business day
Account Number 5123456782
Bill Description
Electric
Make Payment
Account: 5123456782
Pending Payments
$302.00 scheduled for 10/30/2012
$217.22 scheduled for 10/19/2012
» View All

Amount Due

Only select accounts will display the Amount Due information.

1. Verify that the amount due matches your statement.
2. If the amount does not match, review the pending and processed payments which are located in the **Account Overview** section on the right side of the screen.

The Home Page

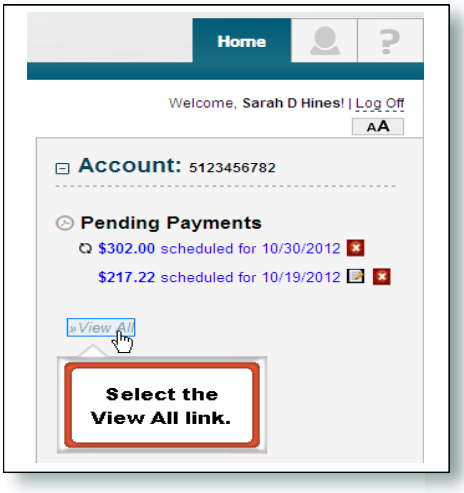
Due Date

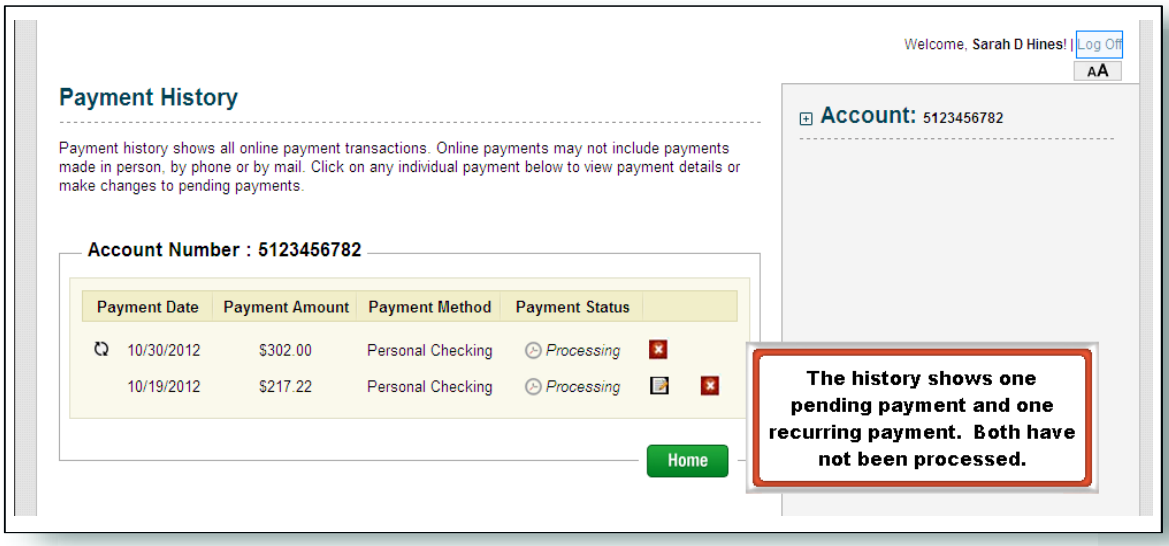
Only select accounts will display the Due Date information.

1. Verify that the due date matches your statement.
2. If the dates do not match, check the pending payments and processed payments located in the **Account Overview** section to determine if the payment has been processed.

View the Payment History

1. From the **Home Page**, click the **View All** link.
2. The **Payment History** displays.
3. The **Payment History** only displays payments made online.
4. Contact Customer Support for information on payments made in person, by phone or by mail.
5. You can double-click a listing to display the payment information.
6. You can ONLY change or delete pending payments.
7. Click the **Edit** button to the right of the field you want to change.
8. Click **Submit.**




Welcome, Sarah D Hines! | Log Off
AA
Payment History
Payment history shows all online payment transactions. Online payments may not include payments made in person, by phone or by mail. Click on any individual payment below to view payment details or make changes to pending payments.
Account: 5123456782
Account Number : 5123456782
Payment Date
Payment Amount
Payment Method
Payment Status
10/30/2012
$302.00
Personal Checking
Processing
10/19/2012
$217.22
Personal Checking
Processing
Home
The history shows one pending payment and one recurring payment. Both have not been processed.

Payments

Payments entered **before** the cut-off time, will process on the same business day. Payments entered **after** the cut-off time, will process on the next business day. Cut-off times are displayed at the top of the **Home Page** and **Make Payment** screen. Payments can be made with a checking or savings account.

Info • A service fee will be added to all transactions. Residents of CO, CT, ID, KS, MA, ME,NY, OH, OK, TX, and WV will not be charged a service fee.

Info • If you are making a payment on behalf of someone else, enter the information found on the statement in the **Account Information** section.

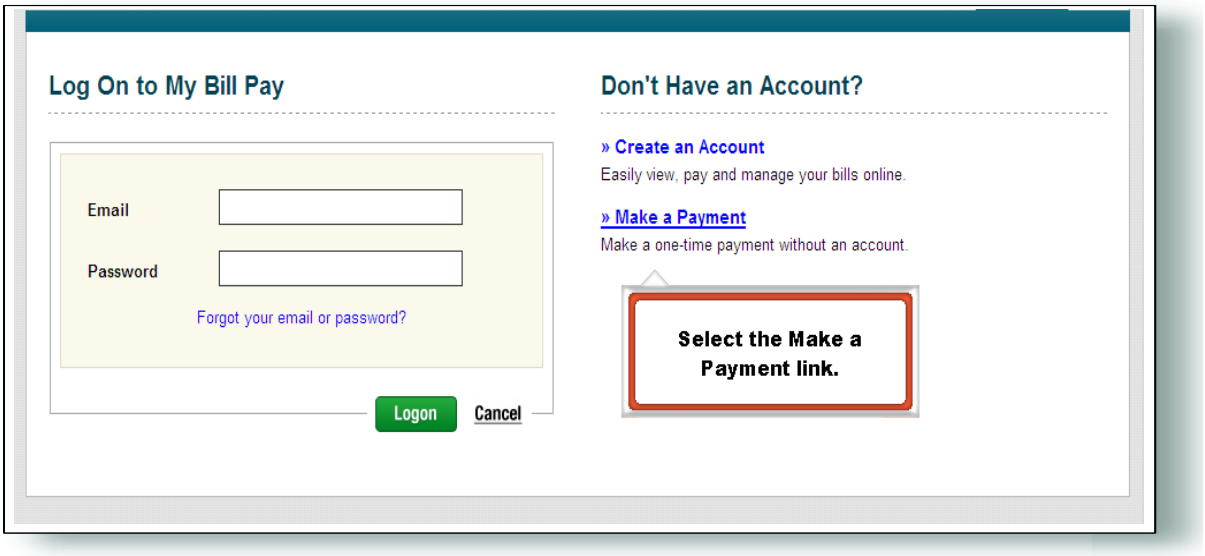
Info • Enter the information associated with the checking or savings account in the **Account Payment Information** section.

Info • You will receive a confirmation email each time you make an online payment.

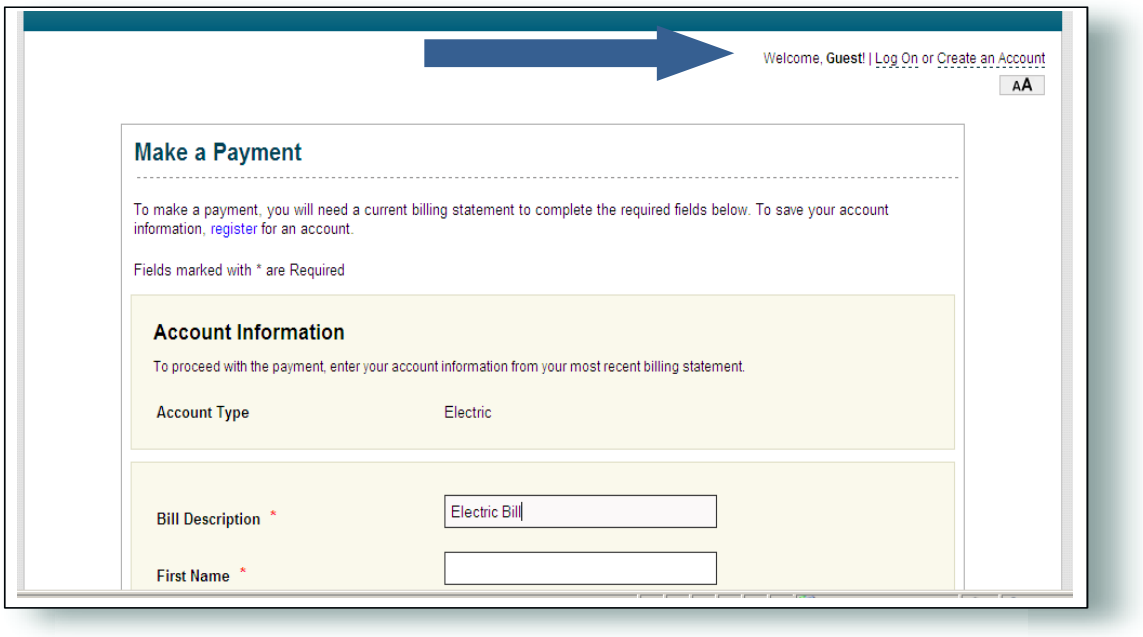
One-Time Unregistered User Payment

It is possible to make a one-time payment without setting up a profile or account. It is called an unregistered payment.

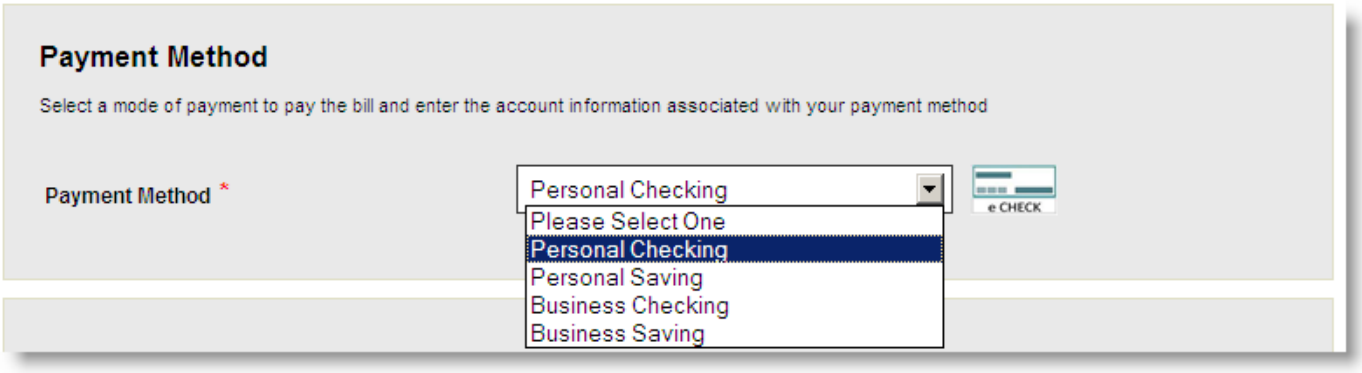
1. From the logon screen, click **Make a Payment**. The **Payment** screen displays.


Log On to My Bill Pay
Email
Password
Forgot your email or password?
Logon
Cancel
Don't Have an Account?
» Create an Account
Easily view, pay and manage your bills online.
» Make a Payment
Make a one-time payment without an account.
Select the Make a Payment link.

2. Notice the option to **Create an Account** in the top right corner. Unregistered users can choose to set up an account prior to beginning the payment process.


Welcome, Guest! | Log On or Create an Account
AA
Make a Payment
To make a payment, you will need a current billing statement to complete the required fields below. To save your account information, register for an account.
Fields marked with * are Required
Account Information
To proceed with the payment, enter your account information from your most recent billing statement.
Account Type
Electric
Bill Description *
Electric Bill
First Name *

3. Enter the information found on the billing statement in the **Account Information** section.
4. Enter your email address. When the transaction is completed, a confirmation email will be sent to this email address.
5. Select the **payment method**. Then click **Continue**.



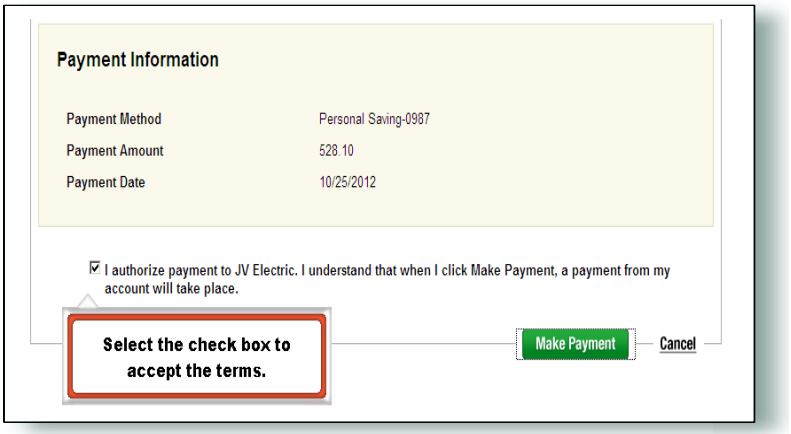
6. The **Account Payment Information** displays on the page.

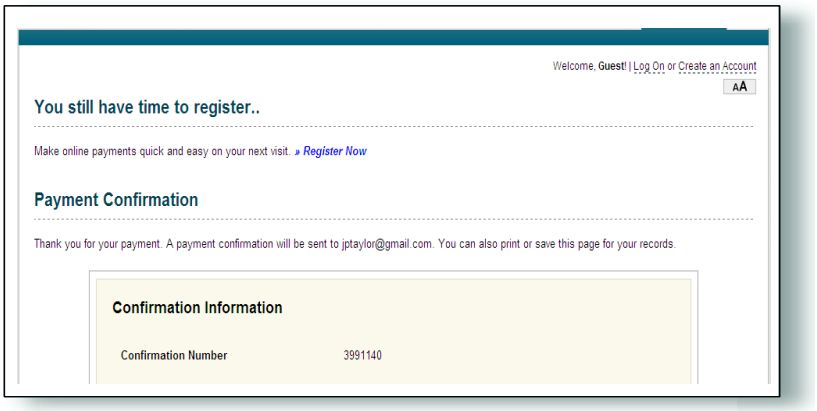
7. Enter the information associated with the checking or savings account in the **Account Payment Information** section**.**
8. Click **Continue**. The screen changes to the **Payment Verification** page.

Info
•If you decide to set up an account profile after beginning the payment process, click the **Register** link located in the top right corner of the screen.

Info
•If you choose to set up an account profile, you will lose all payment information that you have entered.

9. Review your information carefully.
10. If you need to make a change, click the **Edit** button located to the right of the field you want to change.
11. Place a check in the checkbox to accept the **Terms and Conditions**.
12. If all information is correct, click **Make Payment.**
13. The **Payment Confirmation** screen opens informing you that an email has been sent.
14. You can still register or set-up an account for future use.
15. You cannot make changes after the payment has been submitted, if you have not registered your account. If there is an error, contact Customer Support at the number listed at the bottom of the page.

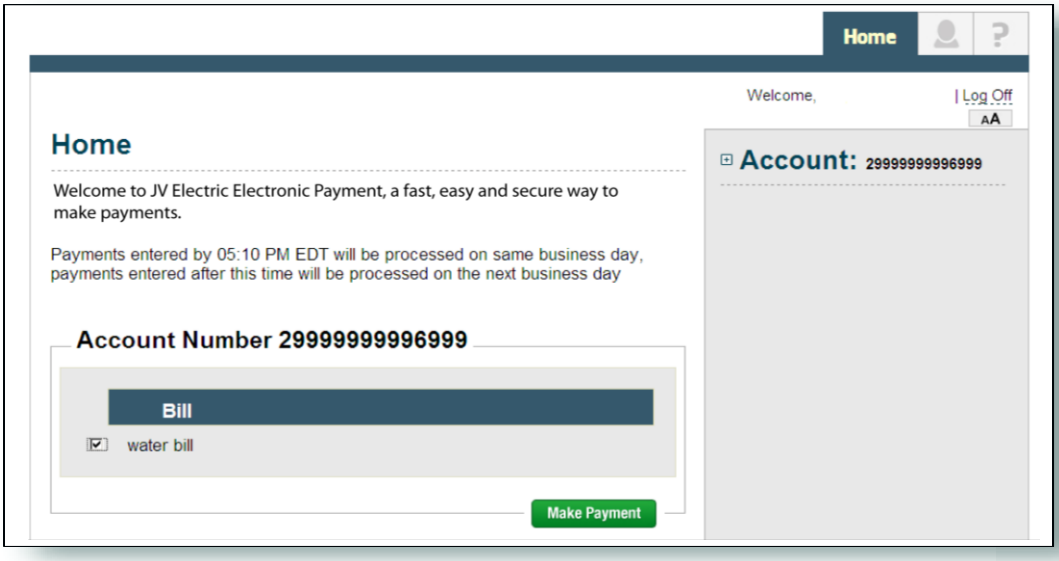

Payment Information
Payment Method
Personal Saving-0987
Payment Amount
528.10
Payment Date
10/25/2012
I authorize payment to JV Electric. I understand that when I click Make Payment, a payment from my account will take place.
Select the check box to accept the terms.
Make Payment
Cancel


Welcome, Guest! Log On or Create an Account
AA
You still have time to register..
Make online payments quick and easy on your next visit. » Register Now
Payment Confirmation
Thank you for your payment. A payment confirmation will be sent to jptaylor@gmail.com. You can also print or save this page for your records.
Confirmation Information
Confirmation Number
3991140

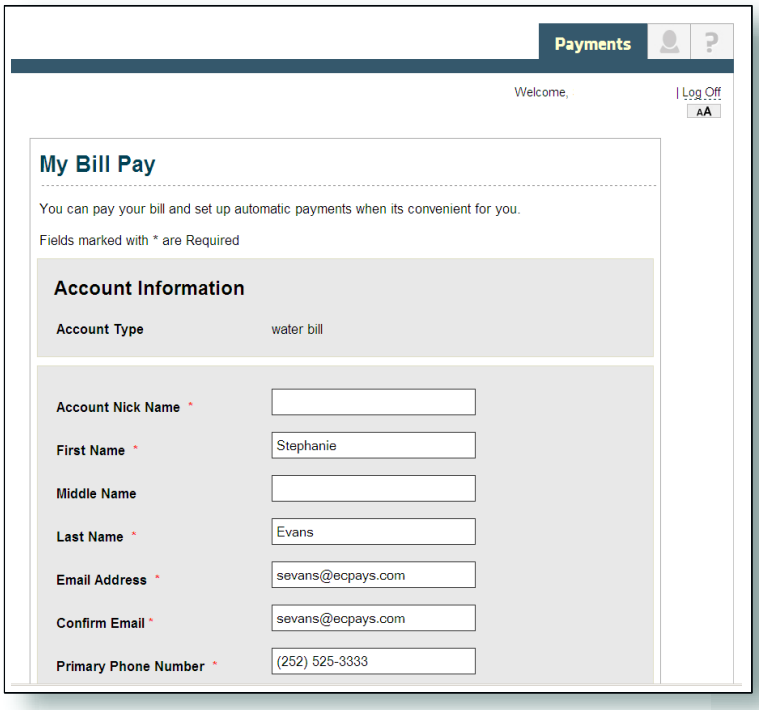
Payments

One-Time Registered User Payment

1. Enter your email address and password to logon.
2. From the **Home page**, place a check in the box indicating the account that you want to make a payment.

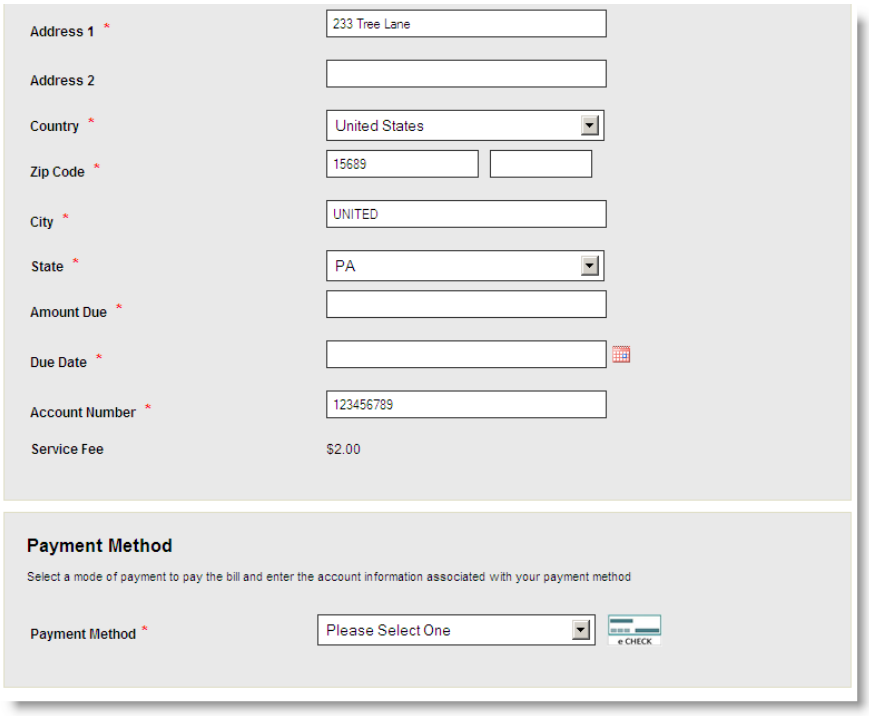

Home
Welcome,
| Log Off
AA
Home
Welcome to JV Electric Electronic Payment, a fast, easy and secure way to make payments.
Payments entered by 05:10 PM EDT will be processed on same business day, payments entered after this time will be processed on the next business day
Account: 29999999996999
Account Number 29999999996999
Bill
water bill
Make Payment

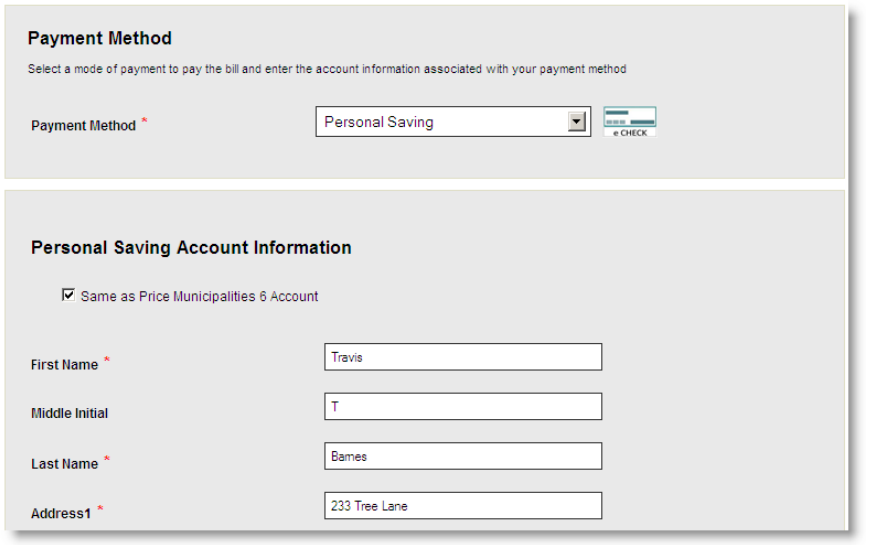
3. Click the **Make Payment** button.
4. The **My Bill Pay** screen displays.
5. If you already have an account, the information associated with your account automatically populates some fields.
6. Make sure the information is correct. Required fields are marked with an asterisk (*).



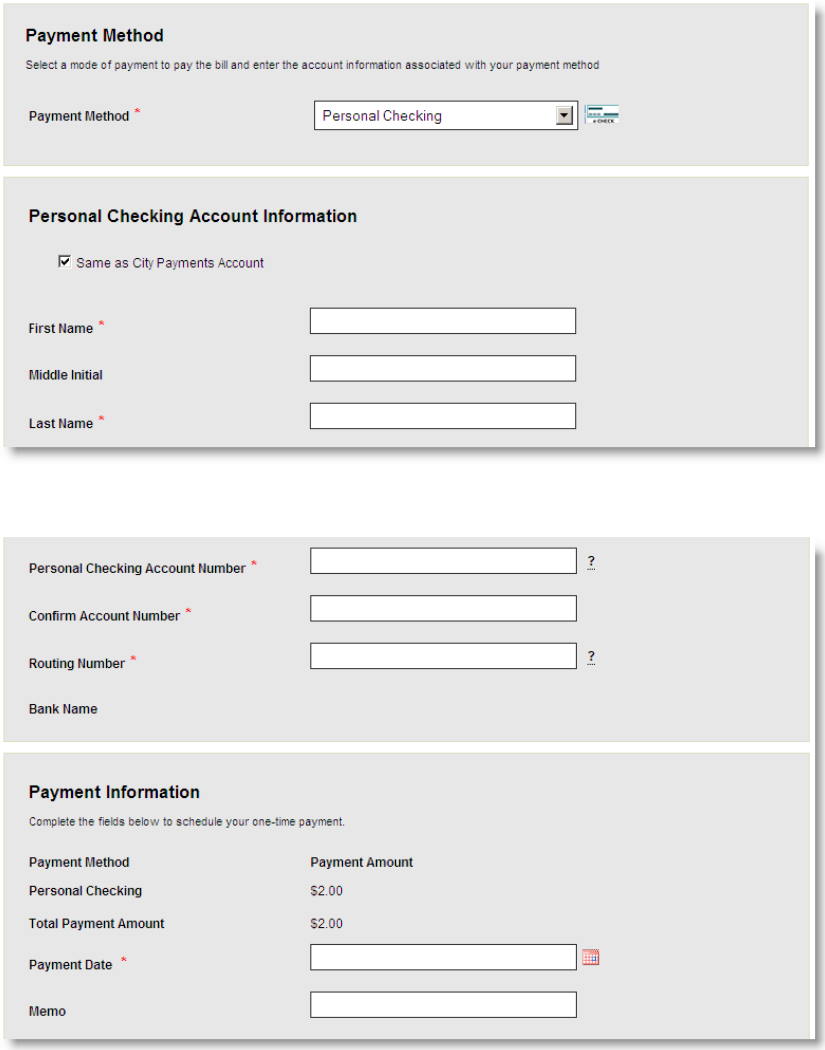
Payments

7. The remaining fields change according to the type bill you selected to pay.
8. Refer to your bill to obtain the information to key.
9. Notice a service fee is listed. The service fee will be added to the bill amount. However, state laws prohibit residents of CO, CT, ID, KS, MA, ME, NY, OH, OK, TX, and WV from being charged a service fee.
10. Select a payment method.
11. The screen expands for more information.
12. If the Bill Pay Account information is the same as the Payment Method information, place a check in the checkbox.
13. The information from the Account section will pre-populate the fields in the Payment Method section.

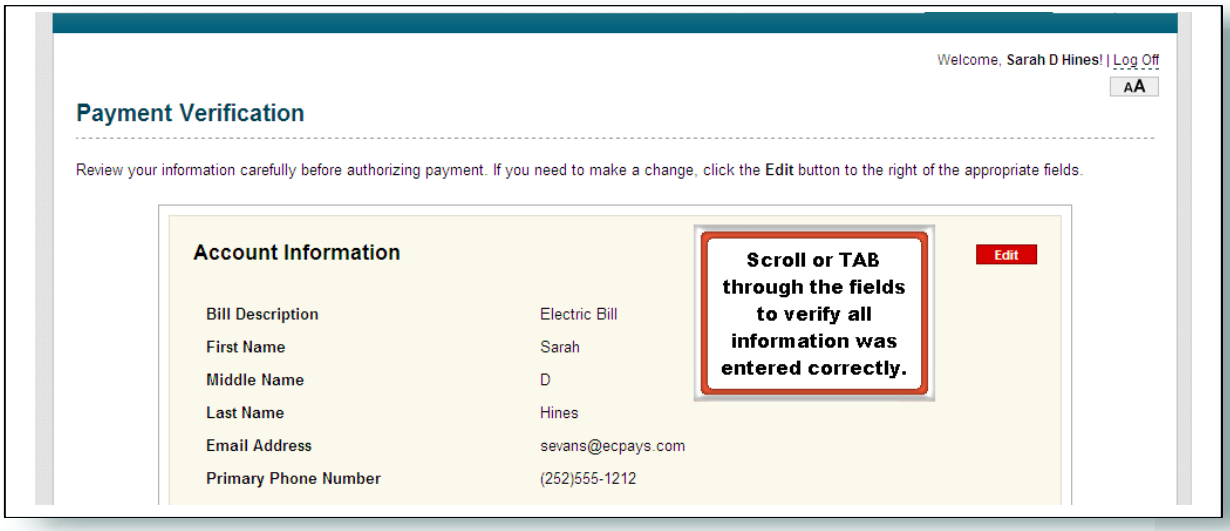




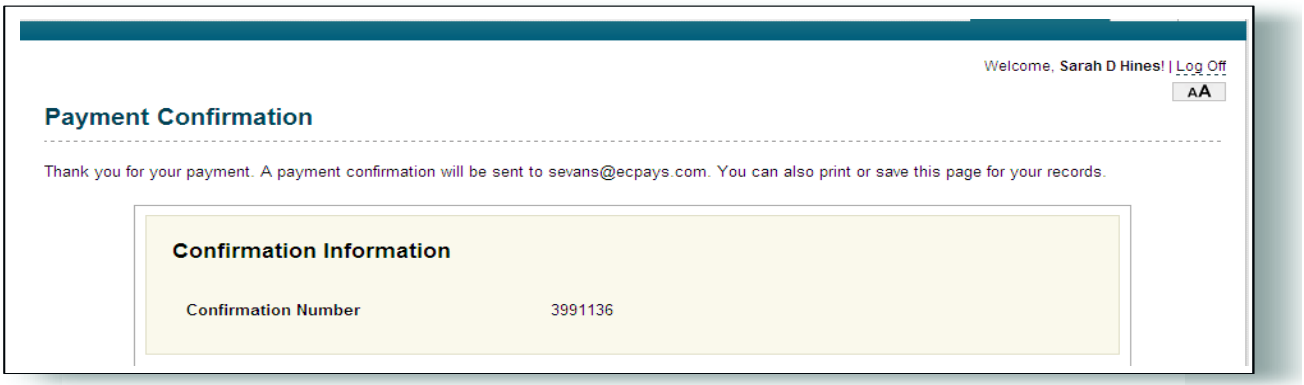
14. When paying by check or savings, enter the account number and the bank routing number
15. Press **Tab** to have the Bank Name auto-populate.
16. Do not press **Enter**. Pressing enter submits the payment before you have completed all fields.
17. Enter the Payment Date.
18. You can also enter a Memo comment about the payment.
19. Click **Continue**.



20. The **Payment Verification** screen displays. If you need to make a change, click the edit button next to the field you want to change.



21. Review the **Terms and Conditions** and place a check in the checkbox to accept the terms.
22. Click **Make Payment**.
23. The **Payment Confirmation** screen displays informing you that an email has been sent.

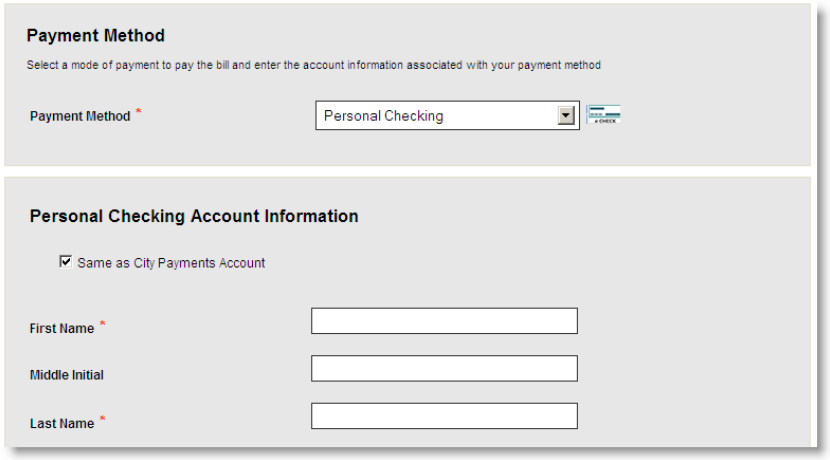

Welcome, Sarah D Hines! | Log Off
AA
Payment Confirmation
Thank you for your payment. A payment confirmation will be sent to sevans@ecpays.com. You can also print or save this page for your records.
Confirmation Information
Confirmation Number
3991136

24. You may print the confirmation page for your records.

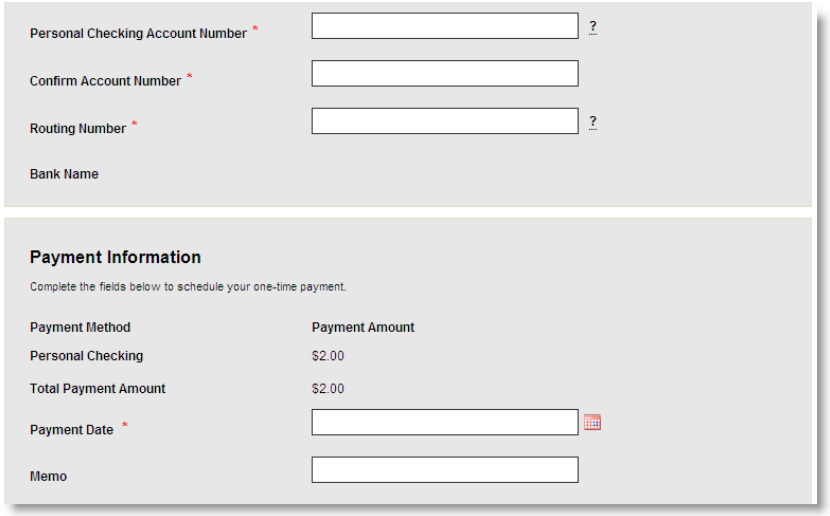
Payments

E-Check Payments

1. From the **Home page**, select the account.
2. Click the **Make Payment** button. The **Payment** screen displays.
3. Select from Personal Checking, Business Checking, Personal Savings or Business Savings in the **Payment Method** field.
4. The **Checking/Savings Account Information** screen displays.
5. If the **Bill Pay Account information** is the same as the Payment Method information, place a check in the checkbox. The information will populate the fields.

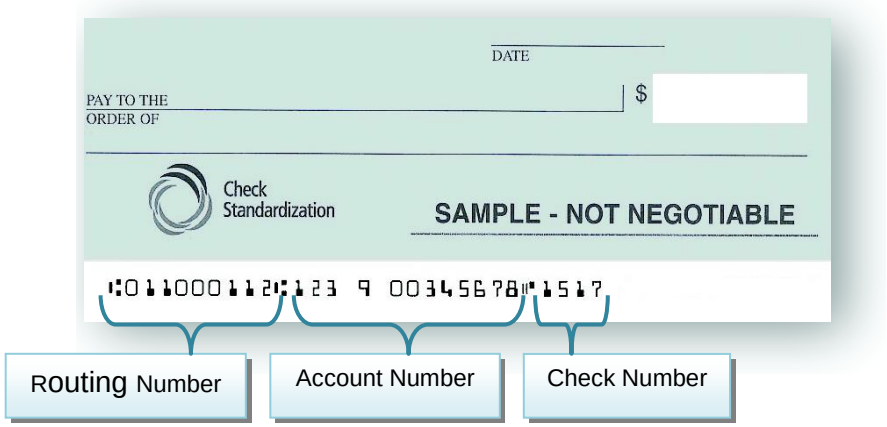

Payment Method
Select a mode of payment to pay the bill and enter the account information associated with your payment method
Payment Method *
Personal Checking
Personal Checking Account Information
Same as City Payments Account
First Name *
Middle Initial
Last Name *

6. Enter the checking or savings account number and the bank routing number.
7. Press Tab. The system verifies the routing number and the bank name will auto-populate.



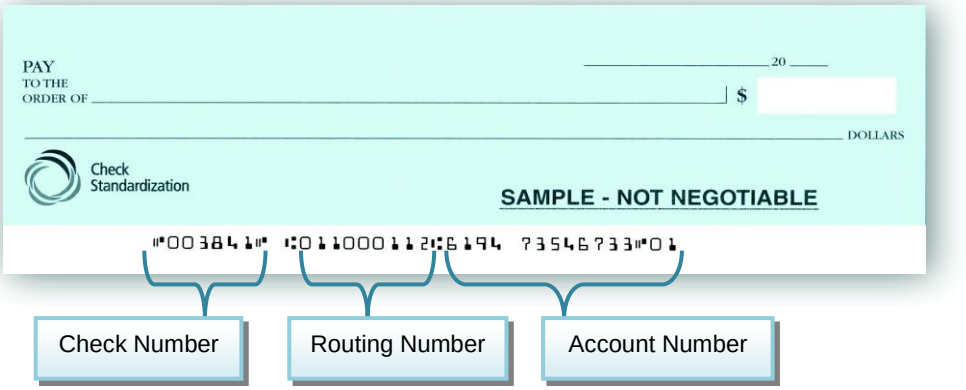
Note: The diagram below shows the routing number locations on a **personal** check.

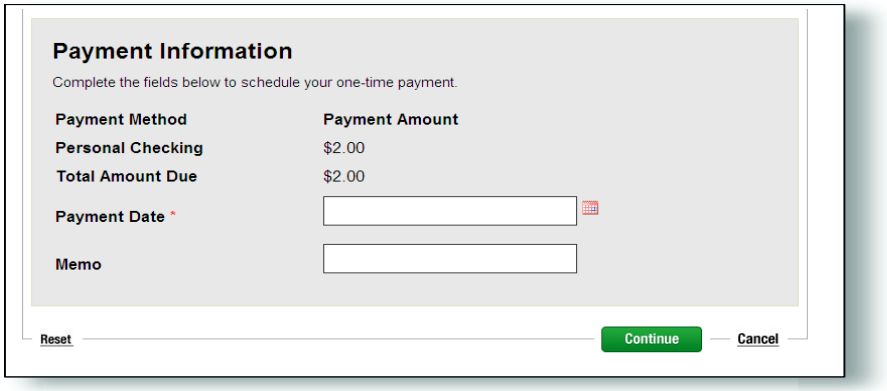
Personal Check



Note: The diagram below shows the routing number locations on a **Business check**

Business Check

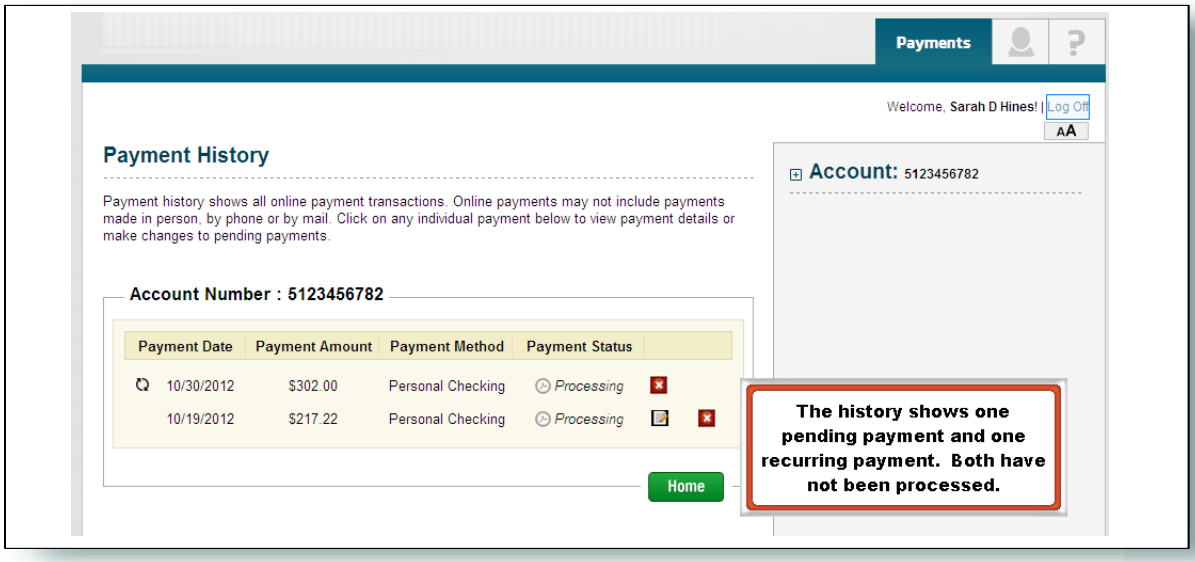




8. Click **Continue**. The **Payment Verification** screen displays. If you need to make a change, click the edit button next to the field you want to change.
9. Review the **Terms and Conditions** and place a check in the checkbox to accept the terms.
10. The payment confirmation screen displays. You will receive an email confirming the payment.

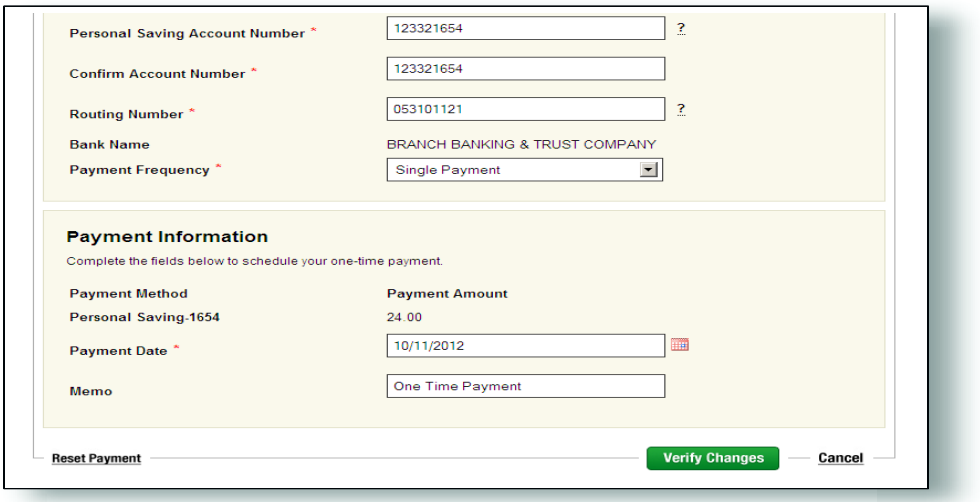
Editing and Deleting a Pending Payment

Pending payments can be edited or deleted as long as they have not passed the cut-off time for processing. To delete a payment click the delete icon by the payment you want to delete.


Payments
Welcome, Sarah D Hines! | Log Off
AA
Payment History
Payment history shows all online payment transactions. Online payments may not include payments made in person, by phone or by mail. Click on any individual payment below to view payment details or make changes to pending payments.
Account: 5123456782
Account Number : 5123456782
Payment Date
Payment Amount
Payment Method
Payment Status
10/30/2012
$302.00
Personal Checking
Processing
10/19/2012
$217.22
Personal Checking
Processing
Home
The history shows one pending payment and one recurring payment. Both have not been processed.

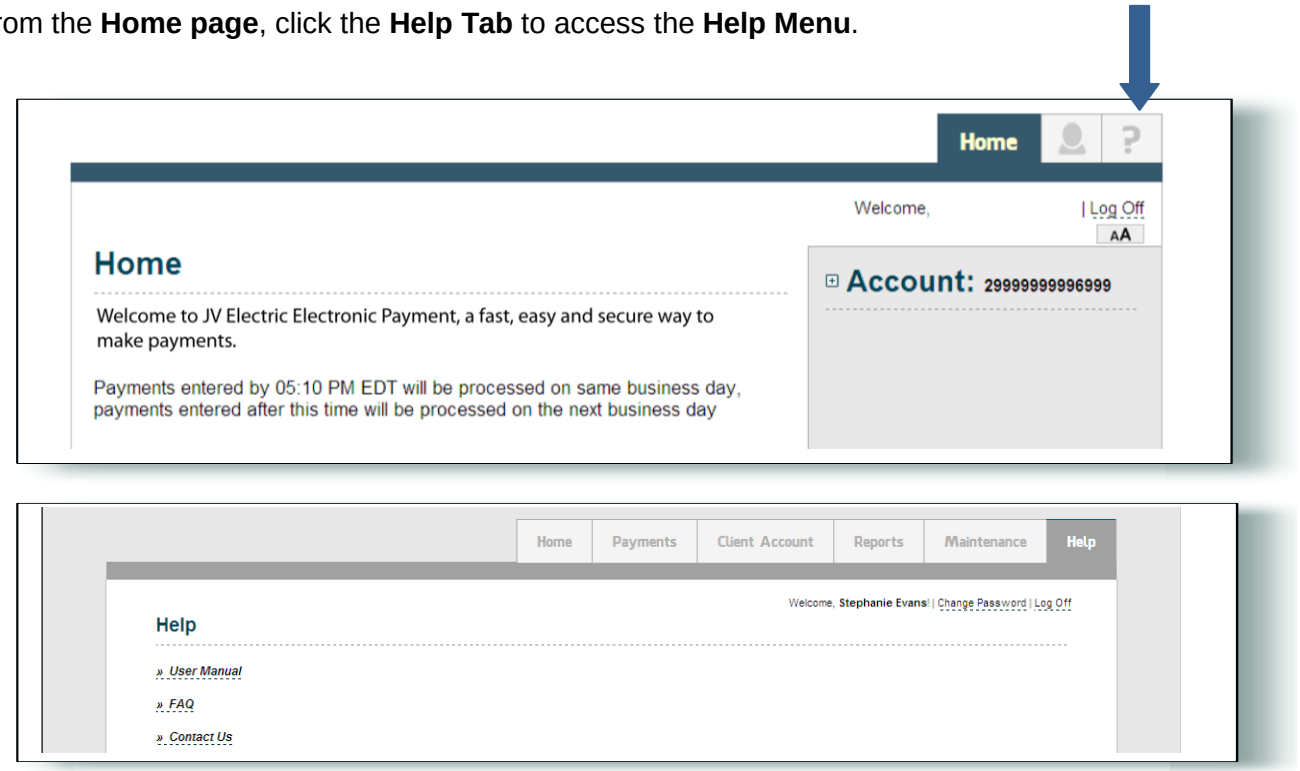
Payments

1. To edit a pending payment, click the icon located to the right of the payment.
2. The **Edit Pending Payment** screen opens displaying all previously entered information.
3. After making changes, click the **Verify Changes** button.
4. The **Confirmation Page** opens and an email confirmation is sent to your email address.

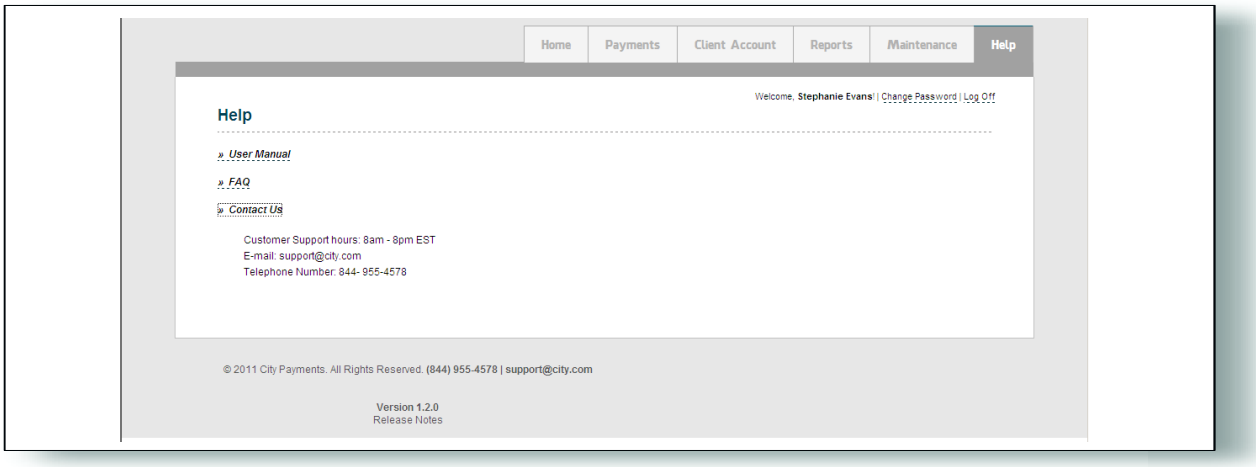


Help

1. From the **Home page**, click the **Help Tab** to access the **Help Menu**.



2. The **Help Menu** contains three links: ***User Manual***, ***FAQ***, and ***Contact Us***.
3. Click ***User Manual*** to access a manual with step-by-step instructions.
4. Click ***FAQ*** for answers to frequently asked questions.
5. Click ***Contact Us*** to display customer support contact information.

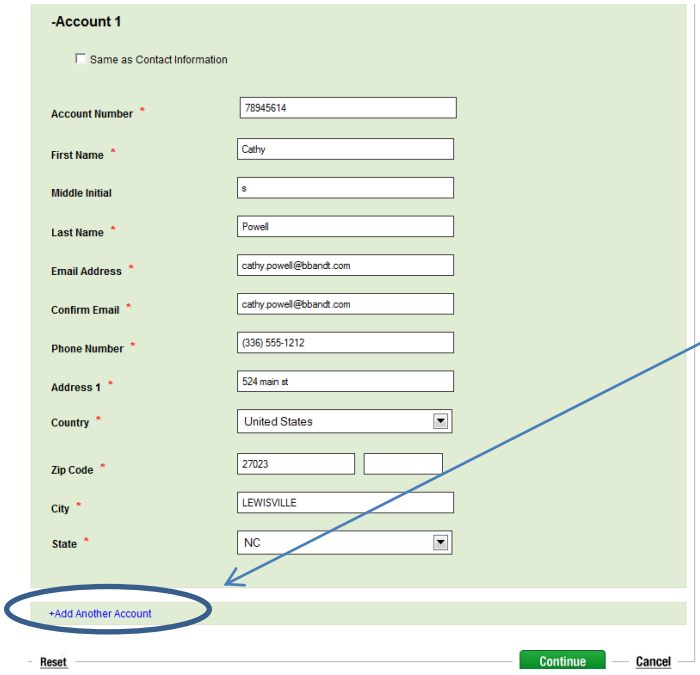


Appendix

****Application changes effective 10/25/2014**

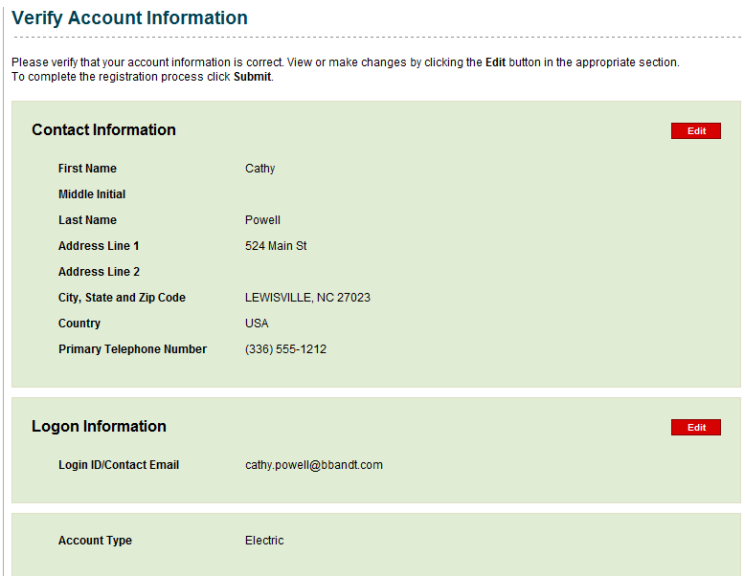
Multiple Accounts

'Create a Bill Pay Account' Page



After selecting *'Create an Account'* from the login screen, the payer will have the ability to register up to 5 additional accounts by selecting *'+ Add Another Account'* at the bottom of each account entry.
Note: Existing users can add additional accounts by modifying their profile.

Verify Account Information Page

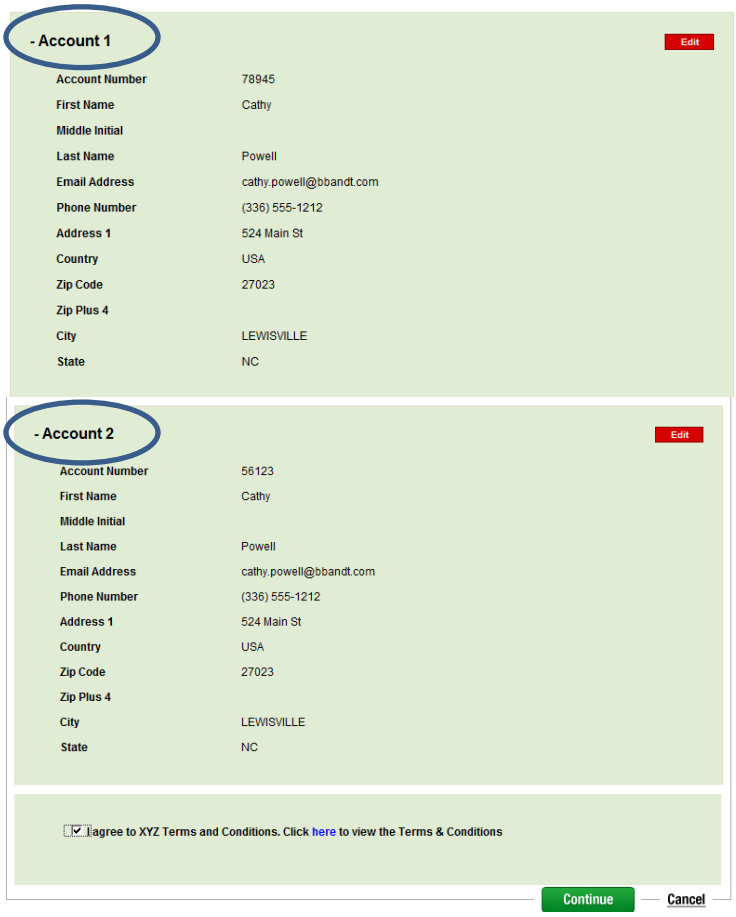


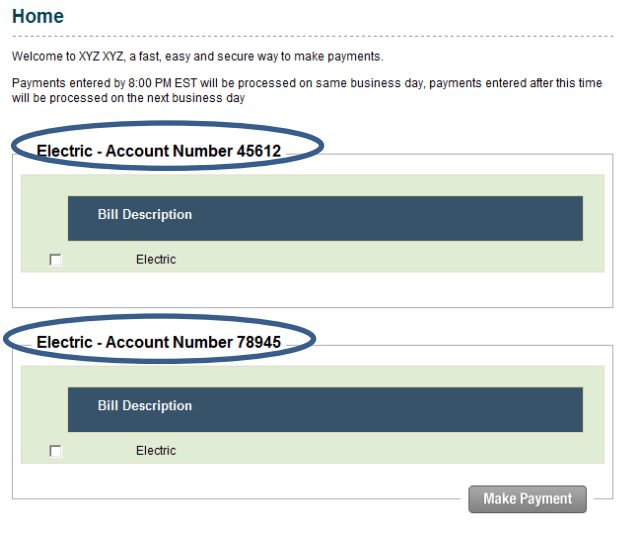
On the 'Verify Account Information' page, the Payer reviews their information for accuracy.

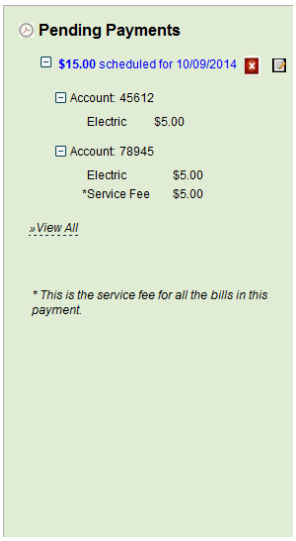
Appendix Continued

Verify Account Information Page *Continued*

Each account entry will be listed. The '-' before Account 1 and Account 2 labels, indicates that the information can be collapsed if needed.




Home
Welcome to XYZ XYZ, a fast, easy and secure way to make payments.
Payments entered by 8:00 PM EST will be processed on same business day, payments entered after this time will be processed on the next business day
Electric - Account Number 45612
Bill Description
Electric
Electric - Account Number 78945
Bill Description
Electric
Make Payment

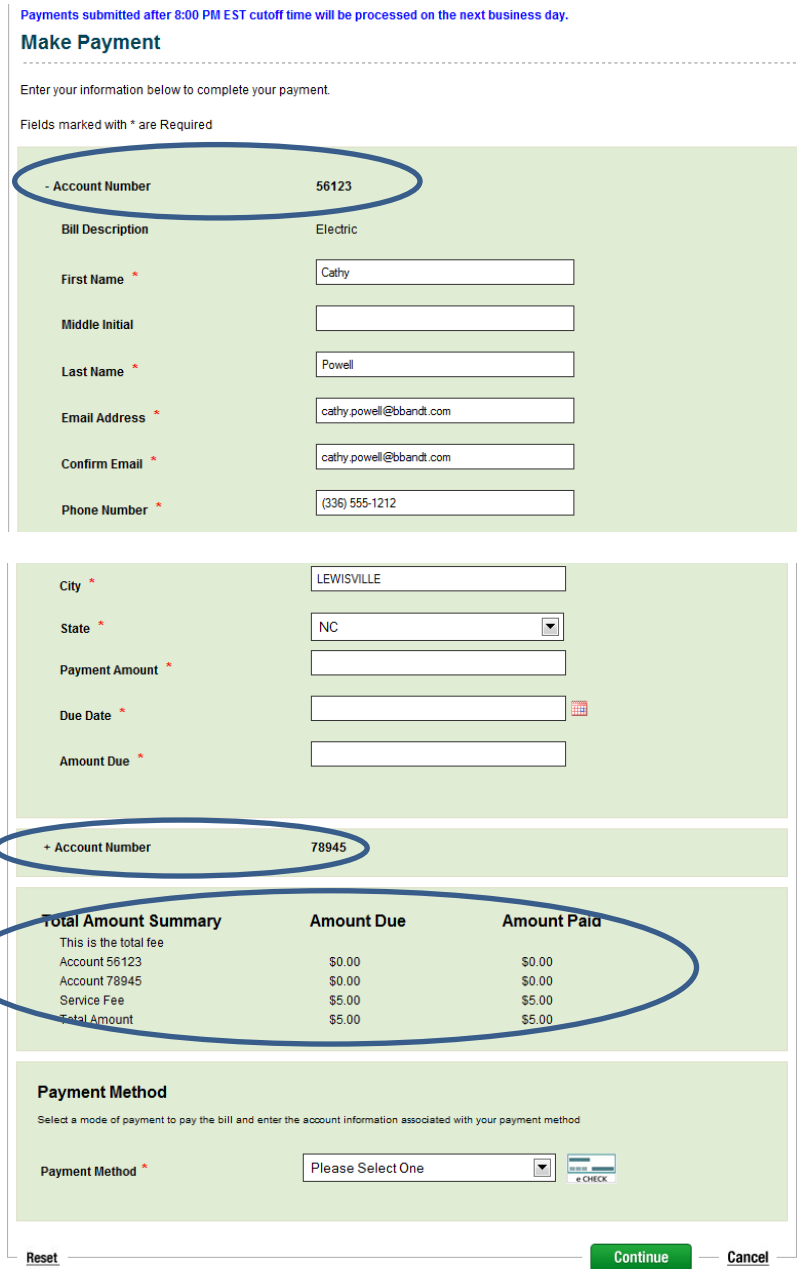


Each account registered will be displayed on the Home page. Once you have selected the applicable accounts, select 'Make Payment'. Payments submitted will appear in the right navigational panel.

Appendix Continued

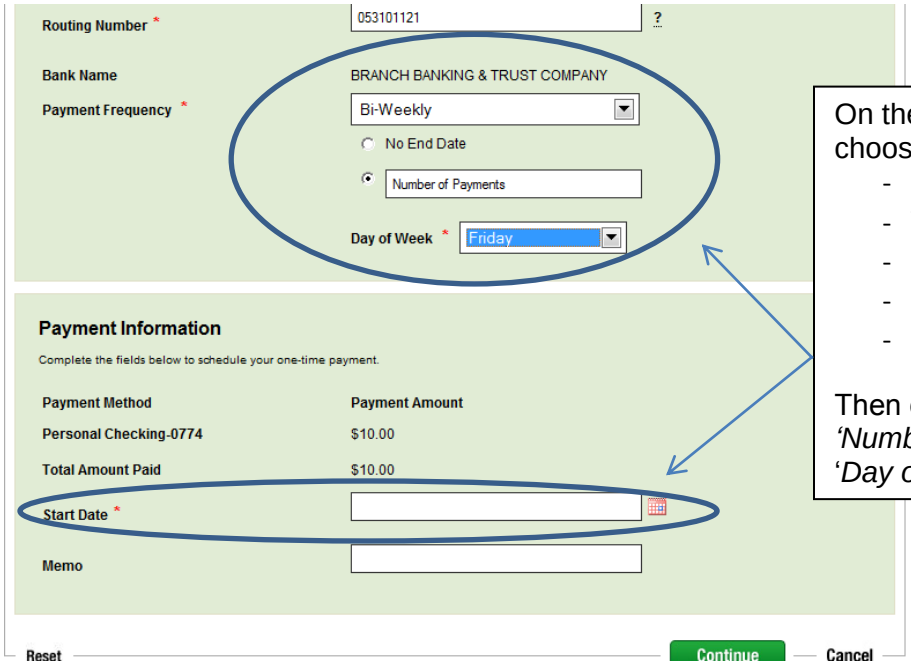
If multiple accounts are selected for payment, only the first account will be displayed completely. To see the additional accounts, the Payer must click on the '+' to expand the account information.

The Payer will also see both accounts listed in the *'Total Amount Summary'* section. If there is a fee associated with the payment then it will appear in this section as well.


Payments submitted after 8:00 PM EST cutoff time will be processed on the next business day.
Make Payment
Enter your information below to complete your payment.
Fields marked with * are Required
- Account Number 56123
Bill Description Electric
First Name * Cathy
Middle Initial
Last Name * Powell
Email Address * cathy.powell@bbandt.com
Confirm Email * cathy.powell@bbandt.com
Phone Number * (336) 555-1212
City * LEWISVILLE
State * NC
Payment Amount *
Due Date *
Amount Due *
+ Account Number 78945
Total Amount Summary
Amount Due
Amount Paid
This is the total fee
Account 56123 $0.00 $0.00
Account 78945 $0.00 $0.00
Service Fee $5.00 $5.00
Total Amount $5.00 $5.00
Payment Method
Select a mode of payment to pay the bill and enter the account information associated with your payment method
Payment Method * Please Select One
e CHECK
Reset
Continue
Cancel

Recurring Payments

Make Payment Page



On the Make Payment Page, you can choose the payment frequency:

- Single Payment
- Weekly
- Bi-Weekly
- Semi-Monthly
- Monthly

Then choose the '*End Date'* or *'Number of Payments'* along with the '*Day of the Week'* and *'Start Date'*.

Under the Payment History section on the Account Profile page, the following icon indicates a recurring payment.